What is claimed is:

1. A multicomponent system which consists of or comprises at least the following components:

   (I) at least one water-in-oil dispersion comprising water and at least one water-soluble and/or water-dispersible, oligomeric and/or polymeric binder (A) having at least two isocyanate-reactive functional groups in solution and/or dispersion in at least one organic solvent;

   (II) at least one water-free liquid component which consists of or comprises at least one polyisocyanate (B); and

   (III) water or at least one aqueous component which comprises at least one binder (A) in dispersion and/or solution in water.

2. The multicomponent system as claimed in claim 1, wherein the water-in-oil dispersion (I) has a water content < 40% by weight.

3. A process for preparing a multicomponent system as claimed in claim 1 or 2 from a multicomponent system which comprises at least

   (I') at least one water-free liquid component which comprises at least one water-soluble and/or water-dispersible, oligomeric and/or polymeric binder (A) having at least two isocyanate-reactive functional groups in solution and/or dispersion in at least one organic solvent;

(II) at least one water-free liquid component which consists of or comprises at least one polyisocyanate (B); and

(III) water or at least one aqueous component which comprises at least one binder (A) in dispersion and/or solution in water;

which comprises mixing a portion of at least one component (III) with at least one component (I') to give at least one water-in-oil dispersion (I).

4. The process as claimed in claim 3, wherein a portion of at least one component (III) is mixed manually with at least one component (I').

5. A process for preparing an oil-in-water dispersion curable thermally or both thermally and with actinic radiation, which comprises using a multicomponent system which consists of or comprises at least the following components:

(I') at least one water-free liquid component which comprises at least one water-soluble and/or water-dispersible, oligomeric and/or polymeric binder (A) having at least two isocyanate-reactive functional groups in solution and/or dispersion in at least one organic solvent;

(II) at least one water-free liquid component which consists of or comprises at least one polyisocyanate (B); and

(III) water or at least one aqueous component which comprises at least one binder (A) in dispersion and/or solution in water;

where at least one component (I'), at least one component (II), and at least one component (III) are mixed with one another and where

(1) a portion of at least one component (III) is mixed with at least one component (I') to give at least one water-in-oil dispersion (I),

(2) the water-in-oil dispersion(s) (I) is or are mixed with at least one component (II), and

(3) the resultant mixture(s) (I/II) is or are mixed with water or at least one component (III) to give at least one oil-in-water dispersion.

6. The process as claimed in claim 5, wherein the water-in-oil dispersion (I) has a water content < 40% by weight.

7. The process as claimed in claim 5 or 6, wherein the mixtures (I/II) are water-in-oil dispersions.

8. The process as claimed in one of claims 5 to 7, wherein the process step (2) is carried out manually.

9. The process as claimed in one of claims 5 to 8, wherein the process step (3) is carried out manually.

10. The use of an oil-in-water dispersion curable thermally or both thermally and with actinic radiation and prepared by the process as claimed in any one of claims 5 to 9 as a coating material, adhesive or sealant for producing a coating, adhesive layer or seal.

11. The use of a multicomponent system as claimed in claim 1 or 2 or of a multicomponent system prepared by the process as claimed in claim 3 or 4 for preparing an oil-in-water dispersion curable thermally or both thermally and with actinic radiation.

12. The use as claimed in claim 11, wherein an oil-in-water dispersion curable thermally or both thermally and with actinic radiation is used as a coating material, adhesive or sealant for producing a coating, adhesive layer or seal.

13. The use as claimed in one of claims 10 to 12, wherein the coating material is a clearcoat material used for producing a clearcoat.

14. The use as claimed in one of claims 10 to 13, wherein the coating material, adhesive or sealant is used for the coating, adhesive bonding or sealing of bodies of means of transport, including means of transport operated by engine power and/or muscle power, such as automobiles, trucks, buses, bicycles, rail vehicles, watercraft and aircraft, and parts thereof, constructions and parts thereof, doors, windows, furniture, small industrial parts, mechanical, optical, and electronic components, coils, containers, packaging, hollow glassware, and articles of everyday use.